

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In re:

YVETTE HOLMES

Debtor(s)

Case No. 22-10367

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marie-Ann Greenberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/17/2022.
- 2) The plan was confirmed on 05/20/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 07/19/2022.
- 6) Number of months from filing or conversion to last payment: 6.
- 7) Number of months case was pending: 6.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$69,146.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,200.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$1,200.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,155.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$45.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,200.00

Attorney fees paid and disclosed by debtor: \$1,500.00

Attorney Fees:

Payee Name	Payee Type	Paid Outside	Paid Via Plan
MICHELLE LABAYEN	Attorney Fee	\$1,500.00	\$1,155.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
DISCOVER BANK DISCOVER PRODU	Unsecured	12,857.00	12,857.80	12,857.80	0.00	0.00
EDFINANCIAL SERVICES	Unsecured	13,396.00	13,396.00	13,396.00	0.00	0.00
EQUIANT/THOUSAND TRAILS	Secured	0.00	NA	NA	0.00	0.00
FAY SERVICING, LLC	Secured	71,559.53	71,559.53	71,559.53	0.00	0.00
FAY SERVICING, LLC	Secured	NA	538.00	538.00	0.00	0.00
FIRST NATIONAL BANK OF OMAHA	Unsecured	1,835.00	1,835.57	1,835.57	0.00	0.00
LVNV FUNDING LLC	Unsecured	2,871.00	4,327.09	4,327.09	0.00	0.00
MACYS/FDSB	Unsecured	84.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA INC.	Secured	NA	450.00	450.00	0.00	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	23,755.06	23,833.86	23,833.86	0.00	0.00
STATE OF NJ	Priority	410.07	419.07	419.07	0.00	0.00
STATE OF NJ	Priority	NA	365.00	365.00	0.00	0.00
TD BANK USA NA	Unsecured	504.00	504.97	504.97	0.00	0.00
UNITED STATES TREASURY/IRS	Priority	5,333.37	5,333.37	5,333.37	0.00	0.00
UNITED STATES TREASURY/IRS	Unsecured	NA	481.97	481.97	0.00	0.00
WELLS FARGO CARD SERVICES	Unsecured	923.00	897.10	897.10	0.00	0.00
WELLS FARGO CARD SERVICES	Unsecured	741.00	716.02	716.02	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$95,931.39	\$0.00	\$0.00
Debt Secured by Vehicle	\$450.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$96,381.39	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,117.44	\$0.00	\$0.00
TOTAL PRIORITY:	\$6,117.44	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$35,016.52	\$0.00	\$0.00

Disbursements:			
Expenses of Administration	<u>\$1,200.00</u>		
Disbursements to Creditors	<u>\$0.00</u>		
TOTAL DISBURSEMENTS :			<u>\$1,200.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 07/25/2022

By: /s/ Marie-Ann Greenberg

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.